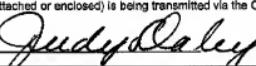


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: W. Richard Jones  
Serial No.: 10/015,003  
Confirmation No.: 2100  
Filed: December 11, 2001  
For: LONG-TERM INVESTING  
Examiner: B. Badii  
Art Unit: 3694

Certificate of Electronic Filing Under 37 CFR 1.8  
I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being transmitted via the Office electronic filing system in accordance with § 1.8(a)(4).

Dated: Feb. 6, 2009

Signature: 

**COMMENTS ON STATEMENT OF REASONS  
FOR ALLOWANCE UNDER 37 CFR §1.104(e)**

Mail Stop Issue Fee  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Applicant has received the Examiner's Statement of Reasons for Allowance with the January 16, 2009 Notice of Allowance and Allowability regarding the above-identified application. Entry of the Statement into the record should not be construed as any agreement with or acquiescence in the reasoning stated by the Examiner. Each of the claims stands on its own merits and is patentable because of the combination it recites and not because of the presence or absence of any one particular feature. The Examiner's Statement with respect to each of the independent claims is limited to an indication that the art of record does not teach or render obvious a subset of the features of each independent claim. For each claim, novelty and non-obviousness may reside in additional individual features, as well as in various combinations of the features.

The Examiner's Statement was not prepared by Applicant and only contains the Examiner's

possible positions in one or more reasons for allowability. Thus, any interpretation with respect to the Examiner's Statement of Reasons for Allowance should not be imputed to the Applicant.

Regarding claim 40, certain statements made by the Examiner in the Statements of Reasons for Allowance may not apply to claim 40 because claim 40 does not contain all of the features mentioned in the Examiner's Statement of Reasons for Allowance.

Respectfully submitted,

By   
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Dated: February 6, 2009  
x04/16/2009x